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March 13, 2002 LB 276, 870

SENATOR JANSSEN: Senator Schimek, you're recognized to open on your amendment.

SENATOR SCHIMEK: Thank you, Mr. President and members of the body. The amendment before you was LB 870 that was heard by the Judiciary Committee on January 23rd of this year, and which the Judiciary Committee advanced to General File with 7 yeses 0 noes and 1 person absent and not voting. It is a bill which does two And the first thing it does is that it says when basic things. you get a receipt for your credit card purchase, that...or your payment card purchase, that you are given no more than the last five digits of your credit card number on that receipt. And the second part of the amendment says that it is unlawful for a person to obtain information encoded in the magnetic strip of your credit card or payment card, without the permission of the authorized user of the payment card. Now, this bill came about because I got a call from a constituent who wondered why we didn't pass a bill like Iowa had, a law like Iowa had. was really talking about the first portion of this bill that says you don't print any more than the last five digits on the receipt. So, we got in touch with the retail federation and others, and got their input and they said they thought it was a good idea, that a number of their retailers were already doing And so they were very supportive. Meanwhile, they came to us a little bit later with the second part of the bill, which I'll call the "skimming issue." And this is something that came about because the...the crime of skimming is becoming more and more prevalent. And it actually...the boom started in the early...1999, and actually we have a number of...of countries and banks who are developing what you call "smart cards" which contain memory chips that are almost impossible to duplicate. But, nevertheless, we've got this going on now. And so they asked if I would add this to the bill, which I ask that we do. And the committee advanced the bill with a small amendment. this is...basically, this is that bill with the committee amendment except for one little tiny thing that we did, and that's why you have the second amendment and not the first amendment. We took out language that said "other card" because learned that there are some kinds of cards that you probably don't want to do this on. They're value-added cards. And what they do is they take the last numbers rather than the first